

I. AMENDED CLAIMS

Please amend the following claims:

4. (Amended) The method of claim 1, wherein the user is the insured party of the policy and the insured party purchases the policy directly from the issuer thereof.
15. (Amended) The system of claim 14, wherein the user is the insured party of the policy and the insured party purchases the policy directly from the issuer thereof.
24. (Amended) The system of claim 23, wherein the user is the insured party of the policy and the insured party purchases the policy directly from the issuer thereof.
33. (Amended) The computer-readable medium of claim 32, wherein the user is the insured party of the policy and the insured party purchases the policy directly from the issuer thereof.